STIC Search Report

Scientific and Technical Information Center

EIC 3600

To: KIRSTEN APPLE
Location: KNX-4A81
Art Unit: 3694
Tuesday, January 18, 2011

Case Serial Number: 09/851553

From: ROBERT FINLEY
Location: EIC3600
KNX-2A80-C
Phone: (571)272-8952

robert.finley@uspto.gov

Search Notes

Dear Examiner Apple:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

Information on Dialog databases can be found at: http://library.dialog.com/bluesheets/

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

I. Potential References of Interest

A. Dialog

Patent Literature: Full Text

```
 9/3,K/3      (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2011 WIPO/Thomson. All rts. reserv.


00968484    **Image available**
SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS
SYSTEME ET PROCEDE DE TRAITEMENT DES TRANSACTIONS FINANCIERES
Patent Applicant/Assignee:
  EXXONMOBIL RESEARCH AND ENGINEERING COMPANY, 3225 Gallows Road, Fairfax,
    VA 22037, US, US (Residence), US (Nationality)
Inventor(s):
  GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA 20120, US,
  MURRAY Jack B Jr, c/o Exxon Mobil Corporation, 3225 Gallows Road,
    Fairfax, VA 22037, US,
Legal Representative:
  SCOTT Thomas J Jr (et al) (agent), Intellectual Property Dept., Hunton &
    Williams, 1900 K Street, N.W., Suite 1200, Washington, DC 20006-1109,
    US,
Patent and Priority Information (Country, Number, Date):
  Patent:               WO 2002102133 A2-A3 20021227 (WO 02102133)
  Application:          WO 2002US21876 20020227  (PCT/WO US0221876)
  Priority Application: US 2001271408 20010227; US 2001278431 20010326
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 19175

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description
```

Detailed Description

... wireless customef -transceiver to transmit a customer's ID to a
transceiver coupled to the customer's computer. The computer
identifies the desired product from a merchant's online
website and transmits the customer ID and the product
information to the transaction processing system. As in the
case of an embodiment, the transaction processing system
identifies the selected payment method and transmits
the authorization request to the appropriate payment 1 5 processing
center. Once the.transaction processor authorizes.the transaction, it
transmits...

...system also may transmit identification information and other data
unique to the associated customer in the absence of a retail
transaction. An additional embodiment of a transaction
processing syst= includes a system capable of transmitting
instructions to a vendor based on receipt of a customer
ID (e.g., issue a ticket to the customer, provide access to the
customer, etc.).

In yet another aspect, the present...

9/3,K/7   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2011 WIPO/Thomson. All rts. reserv.

00736216   **Image available**
SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS
SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES
Patent Applicant/Inventor:
  GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA, US, US
    (Residence), US (Nationality)
Legal Representative:
  GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,
    1300 I Street, N.W., Washington, DC 20005-3315, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200049551 A1 20000824 (WO 0049551)
  Application: WO 2000US4163 20000218 (PCT/WO US0004163)
  Priority Application: US 99120760 19990219
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA

```
   UG UZ VN YU ZA ZW
   (EP)  AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA)  BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP)  GH GM KE LS MW SD SL SZ TZ UG ZW
   (EA)  AM AZ BY KG KZ MD RU TJ TM
```
Publication Language: English
Filing Language: English
Fulltext Word Count: 14767

Main International Patent Class (v7): G06F-017/60
International Patent Class (v7): G06F-017/00...

...G06F-015/30...

...G06F-011/00...

...G06F-007/00...

...G06F-003/00
Fulltext Availability:
   Detailed Description
   Claims

Detailed Description
... wireless customer transceiver to transmit a
   customer's ID to a transceiver coupled to the customer's computer. The
   computer identifies the desired product from a merchant's
   online WEB site and
   transmits the customer ID and the product information to the
   transaction
   processing system. As in the case of the preferred embodiment, the
   transaction processing system identifies the selected
   payment method and transmits the authorization request to the
   appropriate payment processing center. Once the transaction processor
   authorizes the transaction, it transmits an authorization...

...system also may transmit identification information and
   other data unique to the associated customer in the absence of a retail
   transaction. An additional embodiment of a transaction
   processing system
   includes a system capable of transmitting instructions to a vendor
   based on receipt of a customer ID (e.g., issue a ticket to
   the customer, provide access to
   the customer, etc.)
   In yet another aspect, the present...
...and in accordance with the
   purpose of the invention as embodied and broadly described, the invention

```

provides a system for processing retail transactions. The
system comprises a
wireless customer transceiver preprogrammed with a unique
customer/transmitter ID number, and a merchant
transceiver that captures the customer/transmitter  ID and
forwards it to an associated POS device. The POS
device receives transaction data via an input device and combines...

Claim
...  is a "', corresponding to button 1 1 1 0j (step 1225). If the first
character is a "", the CPU 1120 transmits a payment
choice selection associated with the entered number (step
1235). The customer must have a valid payment method associated with the
entered number...to cover brand communication. That is,
customer transceiver 50 is supplied under a brand name owned by the owner
of transaction processing system 26. This brand name is
widely advertised to entice customers to patronize merchant
stores 12 having the ability to conduct transactions using
customer transceiver 50. Thus, the owner of transaction
processing system 26 charges an advertising fee to participating
merchant stores 12.
Alternatively, the transaction processing system 26 may
permit large
corporations owning multiple retail outlets to market customer
transceiver 50 using their brand name. Thus, such merchant
companies will "issue" customer
transceivers 50 and pay a fee to the transaction processing
system. The
transaction processing system then offsets these costs to
merchant stores 12 by providing monthly rebates based on the dollar
volume of transceiver...purchase items into an authorization request,
encrypting at least a portion of the request (if desired), and
transmitting it to transaction processing system 26. Once it
receives the authorization request, the transaction
processing system 26 identifies the appropriate payment
processing system16 and then transmits the customer's payment data
and the transaction data to the payment processing system 16
for authorization. After the payment processing system 16
authorizes the transaction, it transmits an authorization code back
to the merchant via the transaction processing system 26. The
transaction processing system 26 may also transmit customer
identification and purchase data upon request by a participating
merchant. In addition to its function of authorizing retail
transactions, transaction processing system 26 also
collects the transaction data
for later use in compiling consumer purchasing trend data and tracking a
consumer's progress in a merchant's...encrypted such that

intense processing power over a long period of time will be necessary to
fraudulently extract the unique customer/transmitter ID
number from the
customer transceiver 50.
Once merchant transceiver 48 receives the customer
/transmitter ID
number, it transmits the data, together with the specifics of the retail
transaction (cost, identification of merchandise, etc.) over
communications link 28 to transaction processing system 26
(step 425). An important feature of system 1 0 is that the customer's
credit card is never...


Patent Literature: Non-Full Text


 8/3,K/1      (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2011 Thomson Reuters. All rts. reserv.

0013085619  - Drawing available
WPI ACC NO: 2003-166235/200316
XRPX Acc No: N2003-131306
Account settlement method for online transactions, involves indicating
customer payment process selection to settlement center during approval by
both customer and service provider
Patent Assignee: CHANG J S  (CHAN-I); CHIANG M  (CHIA-I); HOLMES-KINSELLA D
  (HOLM-I)
Inventor: CHANG J S; CHIANG M; HOLMES-KINSELLA D
Patent Family (1 patents,  1 countries)
Patent                          Application
Number          Kind  Date      Number          Kind   Date     Update
US 20020169713   A1   20021114  US 2001851553    A   20010508   200316  B

Priority Applications (no., kind, date): US 2001851553  A   20010508

Patent Details
Number          Kind  Lan   Pg  Dwg  Filing Notes
US 20020169713   A1   EN     7    3

   Alerting Abstract ...NOVELTY - A customer identifier and a
transaction amount are transmitted from a merchant (112)
to a settlement center (110). A specific payment process
is selected and indicated to the center by a customer (118). The
center transmits the acquired information to a financial service
provider (116) associated with the payment for receiving a transaction
approval. An approval...

Original Publication Data by Authority

Argentina


      B.  Additional Resources Searched

Nothing of interest found.

## II. Inventor Search Results from Dialog

Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2010/Sep(Updated 101230)
        (c) 2010 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-201102
        (c) 2011 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20110113|UT=20110106
        (c) 2011 WIPO/Thomson
File 350:Derwent WPIX 1963-2010/UD=201103
        (c) 2011 Thomson Reuters

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Set   Items   Description
S1   8889   AU=CHANG J?
S2   473   AU=CHIANG M?
S3   2   AU=HOLMES-KINSELLA D?
S4   9361   S1 OR S2 OR S3
S5   1   S4 AND ((CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCH-
                  ASER? ? OR BUYER? ?)(4N)(IDENTIF? OR NAME? ?))(3S)((PAYMENT? ?
                   OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR DEBITCARD? OR -
                  (CREDIT OR DEBIT OR GIFT)(2N)(CARD OR CARDS))(6N)(SELECT? OR -
                  CHOSE? ? OR CHOOSE? ? OR CHOICE? ?))
```

 5/3/1     (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2011 Thomson Reuters. All rts. reserv.

0013085619  - Drawing available
WPI ACC NO: 2003-166235/200316
XRPX Acc No: N2003-131306
Account settlement method for online transactions, involves indicating
customer payment process selection to settlement center during approval by
both customer and service provider
Patent Assignee: CHANG J S  (CHAN-I); CHIANG M  (CHIA-I); HOLMES-KINSELLA D
  (HOLM-I)
Inventor: CHANG J S; CHIANG M; HOLMES-KINSELLA D
Patent Family (1 patents,  1 countries)

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | |
|---|---|---|---|---|---|---|---|
| US 20020169713 | A1 | 20021114 | US 2001851553 | A | 20010508 | 200316 | B |

Priority Applications (no., kind, date): US 2001851553  A  20010508

Patent Details

| Number | Kind | Lan | Pg | Dwg | Filing Notes |
|---|---|---|---|---|---|

Non-Patent Literature: Inventor search

```
File    2:INSPEC 1898-2011/Jan W2
           (c) 2011 The IET
File    9:Business & Industry(R) Jul/1994-2011/Jan 14
           (c) 2011 Gale/Cengage
File   13:BAMP 2011/Jan 13
           (c) 2011 Gale/Cengage
File   15:ABI/Inform(R) 1971-2011/Jan 17
           (c) 2011 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2011/Jan 07
           (c) 2011 Gale/Cengage
File   20:Dialog Global Reporter 1997-2011/Jan 18
           (c) 2011 Dialog
File   35:Dissertation Abs Online 1861-2010/DEC
           (c) 2011 ProQuest Info&Learning
File   65:Inside Conferences 1993-2011/Jan 18
           (c) 2011 BLDSC all rts. reserv.
File   75:TGG Management Contents(R) 86-2011/Jan W2
           (c) 2011 Gale/Cengage
File   95:TEME-Technology & Management 1989-2010/Oct W3
           (c) 2010 FIZ TECHNIK
File   99:Wilson Appl. Sci & Tech Abs 1983-2010/Dec
           (c) 2011 The HW Wilson Co.
File  148:Gale Group Trade & Industry DB 1976-2011/Jan 14
           (c) 2011 Gale/Cengage
File  160:Gale Group PROMT(R) 1972-1989
           (c) 1999 The Gale Group
File  256:TecTrends 1982-2011/Jan W1
           (c) 2011 Info.Sources Inc. All rights res.
File  275:Gale Group Computer DB(TM) 1983-2011/Nov 29
           (c) 2011 Gale/Cengage
File  474:New York Times Abs 1969-2011/Jan 18
           (c) 2011 The New York Times
File  475:Wall Street Journal Abs 1973-2011/Jan 17
           (c) 2011 The New York Times
File  570:Gale Group MARS(R) 1984-2011/Dec 03
           (c) 2011 Gale/Cengage
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
           (c) 2002 Gale/Cengage
File  610:Business Wire 1999-2011/Jan 18
           (c) 2011 Business Wire.
File  613:PR Newswire 1999-2011/Jan 18
           (c) 2011 PR Newswire Association Inc
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File 621:Gale Group New Prod.Annou.(R) 1985-2011/Nov 18
        (c) 2011 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2011/Jan 18
        (c) 2011 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2011/Jan 15
        (c) 2011 San Jose Mercury News
File 635:Business Dateline(R) 1985-2011/Jan 18
        (c) 2011 ProQuest Info&Learning
File 636:Gale Group Newsletter DB(TM) 1987-2011/Jan 14
        (c) 2011 Gale/Cengage
File 647:UBM Computer Fulltext 1988-2011/Jan W3
        (c) 2011 UBM, LLC
File 674:Computer News Fulltext 1989-2006/Sep W1
        (c) 2006 IDG Communications
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc
File  47:Gale Group Magazine DB(TM) 1959-2011/Dec 15
        (c) 2011 Gale/Cengage


Set     Items    Description
S1      14038    AU=(CHANG, J? OR CHANG J? OR CHANG(2N)J?)
S2        931    AU=(CHIANG, M? OR CHIANG M? OR CHIANG(2N)M?)
S3          0    AU=(HOLMES-KINSELLA, D? OR HOLMES-KINSELLA D? OR HOLMES()K-
                 INSELLA(2N)D?)
S4      14969    S1 OR S2 OR S3
S5          0    S4 AND ((CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCH-
                 ASER? ? OR BUYER? ?)(4N)(IDENTIF? OR NAME? ?))(3S)((PAYMENT? ?
                 OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR DEBITCARD? OR -
                 (CREDIT OR DEBIT OR GIFT)(2N)(CARD OR CARDS))(6N)(SELECT? OR -
                 CHOSE? ? OR CHOOSE? ? OR CHOICE? ?))
```

III. Text Search Results from Dialog

A. Patent Files, Full-text

Patent Literature: Full Text
  Dialog files: 348,349

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File 348:EUROPEAN PATENTS 1978-201102
        (c) 2011 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20110113|UT=20110106
        (c) 2011 WIPO/Thomson


Set      Items    Description
S1      114695    (TRANSACT? OR PURCHAS? OR SALE? ? OR SELL? ? OR BUY? ? OR -
                  BUYING OR BOUGHT OR EXCHANG?)(12N)(PROCESS? OR SETTLEMENT OR -
                  SETTL??? OR CLEARING OR RECONCIL??? OR RECONCILIATION OR RESO-
                  LUTION? ? OR CLOSE? ? OR CLOSING)
S2        3457    (CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASER? ? -
                  OR BUYER? ? OR CLIENT? ? OR PAYOR? ?)(4N)(IDENTIF? OR ID OR I-
                  DS OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ?)(4N)(ME-
                  RCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER?
                  ? OR PAYEE? ? OR STORE OR STORES OR SHOP? ?)
S3        8142    (PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR -
                  BANKCARD? OR DEBITCARD? OR (CREDIT OR DEBIT OR MONEY OR GIFT -
                  OR BANK OR BANC)(2N)(CARD OR CARDS))(6N)(SELECT? OR CHOSE? ? -
                  OR CHOOSE? ? OR CHOICE? ? OR SPECIF? OR DESIGNAT?? OR PICK???)
S4      104592    COMMUNICAT? OR SEND??? OR SENT OR TRANSMIT? OR RECEIV? OR -
                  INTERACT? OR TRANSMISSION? ? OR CONTACT?
S5         387    S1(12N)S2
S6        1782    S3(6N)S4
S7          16    S5(S)S6
S8          13    S7 AND IC=(G06F OR G06Q)
S9           7    S8 NOT (AD>2003 OR AY>2003)


 9/3,K/1      (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2011 European Patent Office. All rts. reserv.

01796015
Mobile electronic commerce system
Mobiles elektronisches Handelssystem
Systeme de commerce electronique mobile
PATENT ASSIGNEE:
  MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
    Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)
INVENTOR:
  Takayama, Hisashi, 5-6-12-104 Matsubara, Setagaya-ku Tokyo 156-0043, (JP)
```

LEGAL REPRESENTATIVE:
   Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
      , Maximilianstrasse 58, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1467300 A1 041013 (Basic)
APPLICATION (CC, No, Date):   EP 2004015278 980813;
PRIORITY (CC, No, Date): JP 97230564 970813
DESIGNATED STATES: DE; FR; GB
RELATED PARENT NUMBER(S) – PN (AN):
   EP 950968 (EP 98937807)
INTERNATIONAL PATENT CLASS (V7): G06F-017/60; H04Q-007/32;
   G07F-007/08
ABSTRACT WORD COUNT: 150
NOTE:
   Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
      CLAIMS A (English) 200442   17631
      SPEC A   (English) 200442   160348
Total word count – document A   177979
Total word count – document B   0
Total word count – documents A + B 177979

INTERNATIONAL PATENT CLASS (V7): G06F-017/60...

...SPECIFICATION information for the reserved ticket to the ticket vending
   terminal 13817 (13828).
      Subsequently, the ticket vending terminal 13817 prints the
   received ticket information on a specific pasteboard blank
   designated by the ticket issuer 13821, and outputs the result as a
   ticket 13816. The clerk then delivers the ticket 13816...

...of the ticket to the ticket issuer 13821, which, in turn, subtracts its
   commission from the record of receipts and transmits the result to
   the promotor of the event for which the ticket was sold (13834).
      Later, the consumer 13805 presents...

...ticket and determines that all entries are correct, the consumer 13805
   is permitted to enter.
      Since according to the prepaid settlement system for which a
   conventional payment card is employed the settlement process
   is primarily performed by a retail store, it is possible for a retail
   store to cheat a consumer when performing the settlement
   process by charging a higher than authorized price for a product.
      In addition, in the conventional settlement system it is possible
   for a retail store to so alter a payment card terminal that the price

charged during a settlement process is higher than is that
which is displayed on a cash register or is printed on the statement of
account...

...and a consumer can not directly confirm an amount that has been
subtracted from the payment card. Therefore, when a settlement is
processed, a retail shop must deliver to a consumer a
statement on which the price of a product and the remaining payment card
balance is specified. This requirement constitutes...operating menus:
"register" and "cancel." When the user selects "cancel," the payment card
registration process is canceled. When the user selects "register"
(registration operation of an electronic payment card: 6504), the
mobile user terminal transmits, to the service providing system, a
payment card registration request 6505, which is a message requesting the
registration of an...

 9/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01030324
MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE
PATENT ASSIGNEE:
  MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
    Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)
INVENTOR:
  TAKAYAMA, Hisashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043,
    (JP)
LEGAL REPRESENTATIVE:
  Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
    , Maximilianstrasse 58, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
                              WO 9909502 990225
APPLICATION (CC, No, Date):   EP 98937807 980813; WO 98JP3608 980813
PRIORITY (CC, No, Date): JP 97230564 970813
DESIGNATED STATES: DE; FR; GB
RELATED DIVISIONAL NUMBER(S) - PN (AN):
     (EP 2004015278)
INTERNATIONAL PATENT CLASS (V7): G06F-017/60
ABSTRACT WORD COUNT: 150
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

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FULLTEXT AVAILABILITY:
Available Text   Language    Update    Word Count
     CLAIMS A   (English)    9942        17239
     SPEC A     (English)    9942       160346
Total word count - document A          177585
Total word count - document B               0
Total word count - documents A + B     177585
```

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

...SPECIFICATION ticket and determines that all entries are correct, the
consumer 13805 is permitted to enter.
   Since according to the prepaid settlement system for which a
conventional payment card is employed the settlement process
is primarily performed by a retail store, it is possible for a retail
store to cheat a consumer when performing the
settlement process by charging a higher than authorized price
for a product.
   In addition, in the conventional settlement system it is possible...

...and a consumer can not directly confirm an amount that has been
subtracted from the payment card. Therefore, when a settlement is
processed, a retail shop must deliver to a consumer a
statement on which the price of a product and the remaining payment card
balance is specified. This requirement constitutes...canceled. When
"purchase" is selected, the purchase order screen appears on the LCD. On
the purchase order screen the user designates a credit
card to be used for payment and the number of payments, enters a
code number, and depresses the execution switch 311...operating menus:
"register" and "cancel." When the user selects "cancel," the payment card
registration process is canceled. When the user selects "register"
(registration operation of an electronic payment card: 6504), the
mobile user terminal transmits, to the service providing system, a
payment card registration request 6505, which is a message requesting the
registration of an...to the mobile user terminal belonging to user A, a
payment card transfer offer response 7504, which is a message
transmitted in response to the payment card transfer offer
7501. The mobile user terminal of user A displays on the LCD the contents
of the payment...
...to user B.
   The mobile user terminal of user B examines the payment card transfer
certificate 7506 that has been received, and via infrared
communication transmits a payment card receipt 7507,
which is a message stating that the electronic payment card has been
transferred, to the mobile user terminal of user A.
   Upon receiving the payment card receipt 7507, the mobile
user terminal of user A displays on the LCD a transfer completion message

(display transfer...the transfer of an electronic payment card. At this
time, users A and B are using digital wireless telephones to
~~communicate~~ with each other.
   First, user A sets the mobile user terminal to the payment card mode
and employs the function...

 9/3,K/3   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2011 WIPO/Thomson. All rts. reserv.

00968484   **Image available**
SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS
SYSTEME ET PROCEDE DE TRAITEMENT DES TRANSACTIONS FINANCIERES
Patent Applicant/Assignee:
  EXXONMOBIL RESEARCH AND ENGINEERING COMPANY, 3225 Gallows Road, Fairfax,
    VA 22037, US, US (Residence), US (Nationality)
Inventor(s):
  GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA 20120, US,
  MURRAY Jack B Jr, c/o Exxon Mobil Corporation, 3225 Gallows Road,
    Fairfax, VA 22037, US,
Legal Representative:
  SCOTT Thomas J Jr (et al) (agent), Intellectual Property Dept., Hunton &
    Williams, 1900 K Street, N.W., Suite 1200, Washington, DC 20006-1109,
    US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 2002102133 A2-A3 20021227 (WO 02102133)
  Application: WO 2002US21876 20020227 (PCT/WO US0221876)
  Priority Application: US 2001271408 20010227; US 2001278431 20010326
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 19175

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description

Detailed Description

... wireless customef -transceiver to transmit a customer's ID to a
transceiver coupled to the customer's computer. The computer
identifies the desired product from a merchant's online
website and transmits the customer ID and the product
information to the transaction processing system. As in the
case of an embodiment, the transaction processing system
identifies the selected payment method and transmits
the authorization request to the appropriate payment 1 5 processing
center. Once the.transaction processor authorizes.the transaction, it
transmits...

...system also may transmit identification information and other data
unique to the associated customer in the absence of a retail
transaction. An additional embodiment of a transaction
processing syst= includes a system capable of transmitting
instructions to a vendor based on receipt of a customer
ID (e.g., issue a ticket to the customer, provide access to the
customer, etc.).

In yet another aspect, the present...

 9/3,K/4   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00963611   **Image available**
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
    FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET
    POUR SERVICES DE LOCATION DE VEHICULES
Patent Applicant/Assignee:
  THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US
    , US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US
    , US (Residence), US (Nationality), (Designated only for: US)
  DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO
    63043, US, US (Residence), US (Nationality), (Designated only for: US)
  HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,
    US (Residence), US (Nationality), (Designated only for: US)
  KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US
    (Residence), US (Nationality), (Designated only for: US)
  SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US

(Residence), US (Nationality), (Designated only for: US)
   TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US
      (Residence), US (Nationality), (Designated only for: US)
   KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US
      (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
   HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite
      1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200297700 A2 20021205 (WO 0297700)
   Application: WO 2001US51431 20011019 (PCT/WO US0151431)
   Priority Application: US 2000694050 20001020
Parent Application/Grant:
   Related by Continuation to: US 2000694050 20001020 (CIP)
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
   AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
   EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
   LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
   SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 237932

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
   Detailed Description

Detailed Description
... is comprised of the passed TRANSMISSION CONTROL ID#r GROUP CONTROL
   ID#,, GROUP TYPE CODEr CUSTOMER TRANSACTION ID and VENDOR
   TRANSACTION ID, padded with blanks.

   @Note: This program is only executed by other ARMS never-ending programs
   or called programs that...are the following.

   Input 5character COMPANY ID
   Input 9/0 numeric TRANSMISSION CONTROL ID#
   Input 5/0 numeric GROUP CONTROL'ID#
   Input 2 character GROUP TYPE CODE
   Input 20 character CUSTOMER TRANSACTION ID
   Input 20 character VENDOR TRANSACTION ID

```
Input 6 character FORMAT ID IN ERROR
Input 40 character ERROR REASON CODEW (2 characters per
code/20 occurrences maximum...to
format  field if
rental status not
Waiting and not
Unconfirmed
CASE 2 BOTH fields are Non-Blank
Mandatory To Send Allow Field Changes Actiork
N/A N assign
database field
to
format field if
rental status not
Waiting and not...
```

 9/3,K/5   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2011 WIPO/Thomson. All rts. reserv.

00933152   **Image available**
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
    FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,
    FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES
Patent Applicant/Assignee:
  THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US
    , US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US
    , US (Residence), US (Nationality), (Designated only for: US)
  DE VALLANCE Kimberly Amm, 2037 Silent Spring Drive, Maryland Heights, MO
    63043, US, US (Residence), US (Nationality), (Designated only for: US)
  HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,
    US (Residence), US (Nationality), (Designated only for: US)
  KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US
    (Residence), US (Nationality), (Designated only for: US)
  SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US
    (Residence), US (Nationality), (Designated only for: US)
  TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US
    (Residence), US (Nationality), (Designated only for: US)
  KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HAFERKAMP Richard E (et al) (agent), HOWELL & HAFERKAMP, L.C., Suite

1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200267175 A2 20020829 (WO 0267175)
  Application: WO 2001US51437 20011019 (PCT/WO US0151437)
  Priority Application: US 2000694050 20001020
Parent Application/Grant:
  Related by Continuation to: US 2000694050 20001020 (CIP)
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 243912

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description

Detailed Description
... and routing (to a trading -tner or a rental application system).

  When the Rental Management Trading Partner sends an extension
  transactic
  for an existing Vendor Transaction ID with a different
  Customer Transaction ID
  m the value in the ARMS Cross-Reference (AMXREF) file record's CUSTOMER
  MSACTION ID (XACTID) field, then this field...Update Cross-Reference File
  record (AM1010VI) program in many other programi it is.called in
  "Inquiry" mode.

  ocess
  erarchical numeric ID: 1 1 3.13
  Confidential Page 40 of 246 8/11/00
  ARMS Process Report
  led name: Amoogovi
  te: PGM Generate External Error (AM009OVI)
  unent: @Definition: This program is the ARMS called External Error
  Handler)gram.

@Purpose...

...The rameters used in calling this program are the foliowing.

    Input 5character COMPANY ID
    Input 9/0 numeric TRANSMISSION CONTROL ID#
    Input 5/0 numeric GROUP CONTROL ID#
    Input 2 character GROUP TYPE CODE
    Input 20 character CUSTOMER TRANSACTION ID
    Input 20 character VENDOR TRANSACTION ID
    Input 6 character FORMAT ID IN ERROR
    Confidential Page 41 of 246 8/11/00
    ARMS Process Report
    Input 40 character ERROR REASON CODE(S...
...Department On-Call
    rsonnel of a transaction error condition that requires research and
    possible manu@ ;ervention.Error (ER) group type transaction data
    set in response to a rejected insaction data set receiVed from a Rental
    Management Trading Partner host :)licat@on...

 9/3,K/6   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2011 WIPO/Thomson. All rts. reserv.

00814145
A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  CORNELIUS Richard D, 421 14th Street, Santa Monica, CA 90402, US,
  STEPNICZKA Andreas, 2200 Sacramento Street, Apt. 503, San Francisco, CA
    94115, US,
  CHU Kevin, 490 Lindbergh Place, Apt. 515, Atlanta, GA 30324, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box
    52037, Palo Alto, CA 94303, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200146889 A2 20010628 (WO 0146889)
  Application: WO 2000US35216 20001222 (PCT/WO US0035216)
  Priority Application: US 99470805 19991222; US 99469525 19991222; US
    99470039 19991222
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ EE ES FI GB GE
GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 98671

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description

Detailed Description
...   Several needs should be addressed in order to offer a complete
  eMarketplace. Figure 57 is a table setting forth a process to
  create solutions to specific needs during a buy and sell
  process. In operation 5700, the needs of the buyer and
  seller are identified and evaluated. hi operation 5702,
  Figure 58 illustrates another embodiment of the process for
  creating solutions to specific needs during a buy and sell
  process. In operation 5800, the needs of the buyer and
  seller are identified and evaluated. In operation 5802,
  options are weighed. Negotiation and contract trading are allowed in
  operation 5804. Finally, a settlement...automatically by accessing the
  bank associated with the buyer and authorizing payments to the seller.
  Upon each execution of a payment, the buyer is sent
  electronic receipts via the network in operation 6510.

  Optional settlement services which may be offered include.

  ePayments
  o TradeDirect will...component test as documented by RTP. It describes
  the testing methods used to validate the detailed design stage where
  program specifications are tested.

  Component Test – A component test is the testing of an individual piece
  of the solution. All components, including...

 9/3,K/7   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2011 WIPO/Thomson. All rts. reserv.

00736216   **Image available**
SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS
SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES
Patent Applicant/Inventor:
  GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA, US, US
    (Residence), US (Nationality)
Legal Representative:
  GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,
    1300 I Street, N.W., Washington, DC 20005-3315, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200049551 A1 20000824 (WO 0049551)
  Application: WO 2000US4163 20000218 (PCT/WO US0004163)
  Priority Application: US 99120760 19990219
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
  UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14767

Main International Patent Class (v7): G06F-017/60
International Patent Class (v7): G06F-017/00...

...G06F-015/30...

...G06F-011/00...

...G06F-007/00...

...G06F-003/00
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... wireless customer transceiver to transmit a
  customer's ID to a transceiver coupled to the customer's computer. The
  computer identifies the desired product from a merchant's
  online WEB site and

transmits the customer ID and the product information to the transaction
processing system. As in the case of the preferred embodiment, the
transaction processing system identifies the selected
payment method and transmits the authorization request to the
appropriate payment processing center. Once the transaction processor
authorizes the transaction, it transmits an authorization...

...system also may transmit identification information and
other data unique to the associated customer in the absence of a retail
transaction. An additional embodiment of a transaction
processing system
includes a system capable of transmitting instructions to a vendor
based on receipt of a customer ID (e.g., issue a ticket to
the customer, provide access to
the customer, etc.)
In yet another aspect, the present...
...and in accordance with the
purpose of the invention as embodied and broadly described, the invention
provides a system for processing retail transactions. The
system comprises a
wireless customer transceiver preprogrammed with a unique
customer/transmitter ID number, and a merchant
transceiver that captures the customer/transmitter ID and
forwards it to an associated POS device. The POS
device receives transaction data via an input device and combines...

Claim
... is a "', corresponding to button 1 1 1 Oj (step 1225). If the first
character is a "", the CPU 1120 transmits a payment
choice selection associated with the entered number (step
1235). The customer must have a valid payment method associated with the
entered number...to cover brand communication. That is,
customer transceiver 50 is supplied under a brand name owned by the owner
of transaction processing system 26. This brand name is
widely advertised to entice customers to patronize merchant
stores 12 having the ability to conduct transactions using
customer transceiver 50. Thus, the owner of transaction
processing system 26 charges an advertising fee to participating
merchant stores 12.
Alternatively, the transaction processing system 26 may
permit large
corporations owning multiple retail outlets to market customer
transceiver 50 using their brand name. Thus, such merchant
companies will "issue" customer
transceivers 50 and pay a fee to the transaction processing
system. The

transaction processing system then offsets these costs to
merchant stores 12 by providing monthly rebates based on the dollar
volume of transceiver...purchase items into an authorization request,
encrypting at least a portion of the request (if desired), and
transmitting it to transaction processing system 26. Once it
receives the authorization request, the transaction
processing system 26 identifies the appropriate payment
processing system16 and then transmits the customer's payment data
and the transaction data to the payment processing system 16
for authorization. After the payment processing system 16
authorizes the transaction, it transmits an authorization code back
to the merchant via the transaction processing system 26. The
transaction processing system 26 may also transmit customer
identification and purchase data upon request by a participating
merchant. In addition to its function of authorizing retail
transactions, transaction processing system 26 also
collects the transaction data
for later use in compiling consumer purchasing trend data and tracking a
consumer's progress in a merchant's...encrypted such that
intense processing power over a long period of time will be necessary to
fraudulently extract the unique customer/transmitter ID
number from the
customer transceiver 50.
Once merchant transceiver 48 receives the customer
/transmitter ID
number, it transmits the data, together with the specifics of the retail
transaction (cost, identification of merchandise, etc.) over
communications link 28 to transaction processing system 26
(step 425). An important feature of system 1 0 is that the customer's
credit card is never...

B. Patent Files, Abstract

Patent Literature: Non-Full Text
  Dialog files: 347,350

File 347:JAPIO Dec 1976-2010/Sep(Updated 101230)
        (c) 2010 JPO & JAPIO
File 350:Derwent WPIX 1963-2010/UD=201103
        (c) 2011 Thomson Reuters

Set   Items   Description
S1   130718   (TRANSACT? OR PURCHAS? OR SALE? ? OR SELL? ? OR BUY? ? OR –
                 BUYING OR BOUGHT OR EXCHANG?)(12N)(PROCESS? OR SETTLEMENT OR –

```
                SETTL??? OR CLEARING OR RECONCIL??? OR RECONCILIATION OR RESO-
                LUTION? ? OR CLOSE? ? OR CLOSING)
S2        906   (CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASER? ? -
                OR BUYER? ? OR CLIENT? ? OR PAYOR? ?)(4N)(IDENTIF? OR ID OR I-
                DS OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ?)(4N)(ME-
                RCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER?
                ? OR PAYEE? ? OR STORE OR STORES OR SHOP? ?)
S3       1982   (PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR -
                BANKCARD? OR DEBITCARD? OR (CREDIT OR DEBIT OR MONEY OR GIFT -
                OR BANK OR BANC)(2N)(CARD OR CARDS))(6N)(SELECT? OR CHOSE? ? -
                OR CHOOSE? ? OR CHOICE? ? OR SPECIF? OR DESIGNAT?? OR PICK???)
S4      71628   COMMUNICAT? OR SEND??? OR SENT OR TRANSMIT? OR RECEIV? OR -
                INTERACT? OR TRANSMISSION? ? OR CONTACT?
S5        286   S1(20N)S2
S6        722   S3(12N)S4
S7          7   S5(2S)S6
S8          3   S7 NOT (AD>2003 OR AY>2003)
```

 8/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2011 Thomson Reuters. All rts. reserv.

0013085619 – Drawing available
WPI ACC NO: 2003-166235/200316
XRPX Acc No: N2003-131306
Account settlement method for online transactions, involves indicating
customer payment process selection to settlement center during approval by
both customer and service provider
Patent Assignee: CHANG J S (CHAN-I); CHIANG M (CHIA-I); HOLMES-KINSELLA D
  (HOLM-I)
Inventor: CHANG J S; CHIANG M; HOLMES-KINSELLA D
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20020169713	A1	20021114	US 2001851553	A	20010508	200316	B

Priority Applications (no., kind, date): US 2001851553 A 20010508

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020169713	A1	EN	7	3	

  Alerting Abstract ...NOVELTY – A customer identifier and a
transaction amount are transmitted from a merchant (112)
to a settlement center (110). A specific payment process
is selected and indicated to the center by a customer (118). The
center transmits the acquired information to a financial service

provider (116) associated with the payment for receiving a transaction
approval. An approval...

Original Publication Data by Authority

Argentina

 8/3,K/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2011 Thomson Reuters. All rts. reserv.

0012647307 - Drawing available
WPI ACC NO: 2002-496654/200253
XRPX Acc No: N2002-393218
Payment settlement method in e-commerce, involves transmitting
payment information formed from transaction information about ordered
goods and payment condition designated by seller, to
customer terminal
Patent Assignee: NTT INTERNET KK (NITE)
Inventor: KOIKE H; SAKAI K
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
JP 2002163569   A   20020607 JP 2000358458   A   20001124 200253   B

Priority Applications (no., kind, date): JP 2000358458 A   20001124

Patent Details
Number   Kind Lan   Pg   Dwg   Filing Notes
JP 2002163569   A   JA   16   10

Payment settlement method in e-commerce, involves transmitting
payment information formed from transaction information about ordered
goods and payment condition designated by seller, to
customer terminal

Original Publication Data by Authority

Argentina

 8/3,K/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2011 Thomson Reuters. All rts. reserv.

0010732058 - Drawing available

WPI ACC NO: 2001-343933/200136
XRPX Acc No: N2001-249069
Method of anonymously purchasing product via Internet by assigning
anonymous identifier to payment method indicator
Patent Assignee: ECOGNITO INC (ECOG-N); MEGASOFT CONSULTANTS INC (MEGA-N)
Inventor: CARRENS W L; SIGLER C E; DEWAKAR S R
Patent Family (3 patents, 88 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
WO 2001037180	A1	20010525	WO 2000US31714	A	20001120	200136	B
AU 200129054	A	20010530	AU 200129054	A	20001120	200152	E
US 7636696	B1	20091222	US 1999166408	P	19991119	201002	E
			US 2000715176	A	20001120		

Priority Applications (no., kind, date): US 1999166408 P 19991119; US
   2000715176 A 20001120

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2001037180	A1	EN	73	10	

National Designated States,Original: AG AL AM AT AU AZ BA BB BG BR BY BZ
    CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE
    KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO
    RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
    GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200129054	A	EN	Based on OPI patent WO 2001037180
US 7636696	B1	EN	Related to Provisional US 1999166408

Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...purchasing said product that maintains anonymity of said buyer and the
selected payment method, said transactional data including a transaction
identifier identifying said transaction between said
buyer and said seller; receiving, by said computerized trusted
third party system from said computerized seller device, a
transaction processing request including said transaction
identifier and said total sale price for payment approval of said
product that said buyer is purchasing; identifying, by said computerized
trusted third party system...

...said seller using said transaction identifier; in a querying step,
querying, by said computerized trusted third party system using the

received anonymous identifier, said digital repository to determine the selected payment method; requesting, by said computerized trusted third party system, payment approval from a payment partner processor by providing said payment...

IV. Text Search Results from Dialog

A. NPL Files, Abstract

Non-Patent Literature: Non-Full Text
  Dialog files: 2,35,65,95,99,256,474,475,583

```
File   2:INSPEC 1898-2011/Jan W2
         (c) 2011 The IET
File  35:Dissertation Abs Online 1861-2010/DEC
         (c) 2011 ProQuest Info&Learning
File  65:Inside Conferences 1993-2011/Jan 18
         (c) 2011 BLDSC all rts. reserv.
File  95:TEME-Technology & Management 1989-2010/Oct W3
         (c) 2010 FIZ TECHNIK
File  99:Wilson Appl. Sci & Tech Abs 1983-2010/Dec
         (c) 2011 The HW Wilson Co.
File 256:TecTrends 1982-2011/Jan W1
         (c) 2011 Info.Sources Inc. All rights res.
File 474:New York Times Abs 1969-2011/Jan 18
         (c) 2011 The New York Times
File 475:Wall Street Journal Abs 1973-2011/Jan 17
         (c) 2011 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 Gale/Cengage


Set    Items    Description
S1    113656    (TRANSACT? OR PURCHAS? OR SALE? ? OR SELL? ? OR BUY? ? OR -
           BUYING OR BOUGHT OR EXCHANG?)(12N)(PROCESS? OR SETTLEMENT OR -
           SETTL??? OR CLEARING OR RECONCIL??? OR RECONCILIATION OR RESO-
           LUTION? ? OR CLOSE? ? OR CLOSING)
S2        26    (CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASER? ? -
           OR BUYER? ? OR CLIENT? ? OR PAYOR? ?)(4N)(IDENTIF? OR ID OR I-
           DS OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ?)(4N)(ME-
           RCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER?
           ? OR PAYEE? ? OR STORE OR STORES OR SHOP? ?)
S3       172    (PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR -
           BANKCARD? OR DEBITCARD? OR (CREDIT OR DEBIT OR MONEY OR GIFT -
           OR BANK OR BANC)(2N)(CARD OR CARDS))(12N)(SELECT? OR CHOSE? ?
           OR CHOOSE? ? OR CHOICE? ? OR SPECIF? OR DESIGNAT?? OR PICK???)
S4     30173    COMMUNICAT? OR SEND??? OR SENT OR TRANSMIT? OR RECEIV? OR -
           INTERACT? OR TRANSMISSION? ? OR CONTACT?
S5        1     S1 AND S2 AND S3 AND S4
S6        0     S5 NOT PY>2001
```

B. NPL Files, Full-text

Non-Patent Literature: Full Text [part 1 of 2]
  Dialog files: 9,13,15,16,20,75,148,160,275,570,610,613,621,624,634,635,636,647,674,810,813

```
File    9:Business & Industry(R) Jul/1994-2011/Jan 14
          (c) 2011 Gale/Cengage
File   13:BAMP 2011/Jan 13
          (c) 2011 Gale/Cengage
File   15:ABI/Inform(R) 1971-2011/Jan 17
          (c) 2011 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2011/Jan 07
          (c) 2011 Gale/Cengage
File   20:Dialog Global Reporter 1997-2011/Jan 18
          (c) 2011 Dialog
File   75:TGG Management Contents(R) 86-2011/Jan W2
          (c) 2011 Gale/Cengage
File  148:Gale Group Trade & Industry DB 1976-2011/Jan 14
          (c) 2011 Gale/Cengage
File  160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File  275:Gale Group Computer DB(TM) 1983-2011/Nov 29
          (c) 2011 Gale/Cengage
File  570:Gale Group MARS(R) 1984-2011/Dec 03
          (c) 2011 Gale/Cengage
File  610:Business Wire 1999-2011/Jan 18
          (c) 2011 Business Wire.
File  613:PR Newswire 1999-2011/Jan 18
          (c) 2011 PR Newswire Association Inc
File  621:Gale Group New Prod.Annou.(R) 1985-2011/Nov 18
          (c) 2011 Gale/Cengage
File  624:McGraw-Hill Publications 1985-2011/Jan 18
          (c) 2011 McGraw-Hill Co. Inc
File  634:San Jose Mercury  Jun 1985-2011/Jan 15
          (c) 2011 San Jose Mercury News
File  635:Business Dateline(R) 1985-2011/Jan 18
          (c) 2011 ProQuest Info&Learning
File  636:Gale Group Newsletter DB(TM) 1987-2011/Jan 14
          (c) 2011 Gale/Cengage
File  647:UBM Computer Fulltext 1988-2011/Jan W3
          (c) 2011 UBM, LLC
File  674:Computer News Fulltext 1989-2006/Sep W1
          (c) 2006 IDG Communications
File  810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
```

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File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc

Set     Items    Description
S1    4836364    (TRANSACT? OR PURCHAS? OR SALE? ? OR SELL? ? OR BUY? ? OR -
                 BUYING OR BOUGHT OR EXCHANG?)(12N)(PROCESS? OR SETTLEMENT OR -
                 SETTL??? OR CLEARING OR RECONCIL??? OR RECONCILIATION OR RESO-
                 LUTION? ? OR CLOSE? ? OR CLOSING)
S2       1973    S1(S)(CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASE-
                 R? ? OR BUYER? ? OR CLIENT? ? OR PAYOR? ?)(4N)(IDENTIF? OR ID
                 OR IDS OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ?)(4N-
                 )(MERCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEA-
                 LER? ? OR PAYEE? ? OR STORE? ? OR SHOP? ?)
S3        178    (PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR -
                 BANKCARD? OR DEBITCARD? OR (CREDIT OR DEBIT OR MONEY OR GIFT -
                 OR BANK OR BANC)(2N)(CARD OR CARDS))(12N)(SELECT? OR CHOSE? ?
                 OR CHOOSE? ? OR CHOICE? ? OR SPECIF? OR DESIGNAT?? OR PICK???)
S4       1599    COMMUNICAT? OR SEND??? OR SENT OR TRANSMIT? OR RECEIV? OR -
                 INTERACT? OR TRANSMISSION? ? OR CONTACT?
S5         38    S2(3S)(S3(S)S4)
S6          9    S5 NOT PY>2001
S7          5    RD  (unique items)


 7/3,K/1     (Item 1 from file: 16)
DIALOG(R)File  16:Gale Group PROMT(R)
(c) 2011 Gale/Cengage. All rts. reserv.


06329454    Supplier Number: 54598288   (USE FORMAT 7 FOR FULLTEXT)
Phoenix Enhances Its Internet Banking Application With the Addition of
  Online Bill Payment Capabilities.
Business Wire, p0087
May 11, 1999
Language: English    Record Type:  Fulltext
Document Type: Newswire; Trade
Word Count:   1134


...      return file of transaction confirmations, error descriptions and
data updates. Online Resources will also provide Phoenix clients with a
daily transaction report as well as payment inquiry research and
resolution support.
     Phoenix International believes it is one of the first financial
software developers to offer an Internet banking system that...



 7/3,K/2     (Item 2 from file: 16)
DIALOG(R)File  16:Gale Group PROMT(R)
(c) 2011 Gale/Cengage. All rts. reserv.
```

03480569   Supplier Number: 44864144   (USE FORMAT 7 FOR FULLTEXT)
Credit Card Data In A Flash
InformationWeek, p60
July 25, 1994
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 1065

...   BNB clients predict consumer buying habits. The credit-card
processor also plans to add a mapping program to help retail
customers identify sites for new stores and target
mailing lists of their own credit-card customers.
        To kick off the program, BNB contracted with CDC to...

 7/3,K/3   (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2011 Dialog. All rts. reserv.

20024360 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Vital Extends Contract With First Hawaiian Bank To Provide POS Equipment
   and Related Services
PR NEWSWIRE
November 28, 2001
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 580

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   of Vital Processing Services, a recognized leader in
technology-based commerce enabling services. For more information, contact
Vital Merchant Services' Sales Department at (800)686-1999 or visit
www.vitalps.com .
     About Vital Processing Services
     Arizona-based Vital Processing Services(R) (Vital(R)) is a leader in
technology-based commerce enabling services. Vital's...

 7/3,K/4   (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2011 PR Newswire Association Inc. All rts. reserv.

00682039 20011128ATW004 (USE FORMAT 7 FOR FULLTEXT)
Vital Extends Contract With First Hawaiian Bank
PR Newswire
Wednesday, November 28, 2001 08:31 EST

...support. Its premiere web-based POS equipment management system,
VitalSync,
enables acquirers the ability to easily and efficiently manage
their merchant customer's terminal portfolios. Vital Merchant
Services is a
designated Authorized Repair Facility for Hypercom Card Payment
Terminals.
The company is a wholly owned subsidiary of Vital Processing Services, a
recognized leader in technology-based commerce enabling services. For more
information, contact Vital Merchant Services' Sales Department
at
(800)686-1999 or visit www.vitalps.com .
    About Vital Processing Services
    Arizona-based Vital Processing Services(R) (Vital(R)) is a leader in
technology-based commerce enabling services. Vital's...

 7/3,K/5   (Item 1 from file: 647)
DIALOG(R)File 647:UBM Computer Fulltext
(c) 2011 UBM, LLC. All rts. reserv.

...   national retailers as potential new clients.
    Before Infoflash, retailers would have to fill out and send BNB a
form requesting specific information gathered from customers'
applications and store credit-card purchase records. One of a
half- dozen programmers assigned to BNB's marketing department would write
an ad hoc program...

...called Model Max, statistical modeling software from Advanced Software
Applications Corp. of Pittsburgh. That should help BNB clients predict
consumer buying habits. The credit-card processor also plans
to add a mapping program to help retail customers identify

sites for new stores and target mailing lists of their own
credit-card customers.
        To kick off the program, BNB contracted with CDC to...

Non-Patent Literature: Full Text [part 2 of 2]
  Dialog files: papersmj,paperseu,47

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File 387:The Denver Post 1994-2011/Jan 17
        (c) 2011 Denver Post
File 471:New York Times Fulltext 1980-2011/Jan 18
        (c) 2011 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
        (c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2011/Jan 16
        (c) 2011 St Louis Post-Dispatch
File 631:Boston Globe 1980-2009/Dec 30
        (c) 2010 Boston Globe
File 633:Phil.Inquirer 1983-2011/Jan 18
        (c) 2011 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2011/Jan 16
        (c) 2011 Newsday Inc.
File 640:San Francisco Chronicle 1988-2011/Jan 18
        (c) 2011 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2009/Jan 16
        (c) 2009 Scripps Howard News
File 702:Miami Herald 1983-2011/Jan 17
        (c) 2011 The Miami Herald Publishing Co.
File 703:USA Today 1989-2011/Jan 17
        (c) 2011 USA Today
File 704:(Portland)The Oregonian 1989-2011/Jan 17
        (c) 2011 The Oregonian
File 713:Atlanta J/Const. 1989-2011/Jan 18
        (c) 2011 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2011/Jan 18
        (c) 2011 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2009/Dec 07
        (c) 2009 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2011/Jan 17
        (c) 2011 The Plain Dealer
File 735:St. Petersburg Times 1989- 2010/Oct 17
        (c) 2011 St. Petersburg Times
File 477:Irish Times 1999-2011/Jan 18
        (c) 2011 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2011/Jan 18
        (c) 2011 Times Newspapers
File 711:Independent(London) Sep 1988-2006/Dec 12
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File 756:Daily/Sunday Telegraph 2000-2011/Jan 17
File 757:Mirror Publications/Independent Newspapers 2000-2011/Jan 18
File 47:Gale Group Magazine DB(TM) 1959-2011/Dec 15

```
Set     Items    Description
S1      378166   (TRANSACT? OR PURCHAS? OR SALE? ? OR SELL? ? OR BUY? ? OR -
                 BUYING OR BOUGHT OR EXCHANG?)(12N)(PROCESS? OR SETTLEMENT OR -
                 SETTL??? OR CLEARING OR RECONCIL??? OR RECONCILIATION OR RESO-
                 LUTION? ? OR CLOSE? ? OR CLOSING)
S2         515   (CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR PURCHASER? ? -
                 OR BUYER? ? OR CLIENT? ? OR PAYOR? ?)(4N)(IDENTIF? OR ID OR I-
                 DS OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ?)(4N)(ME-
                 RCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER?
                 ? OR PAYEE? ? OR STORE OR STORES OR SHOP? ?)
S3        6060   (PAYMENT? ? OR PAY? ? OR PAID OR PAYING OR CREDITCARD? OR -
                 BANKCARD? OR DEBITCARD? OR (CREDIT OR DEBIT OR MONEY OR GIFT -
                 OR BANK OR BANC)(2N)(CARD OR CARDS))(12N)(SELECT? OR CHOSE? ?
                 OR CHOOSE? ? OR CHOICE? ? OR SPECIF? OR DESIGNAT?? OR PICK???)
S4      154144   COMMUNICAT? OR SEND??? OR SENT OR TRANSMIT? OR RECEIV? OR -
                 INTERACT? OR TRANSMISSION? ? OR CONTACT?
S5         150   S1(2S)S2
S6         686   S3(S)S4
S7           4   S5(F)S6
S8           4   S7 NOT PY>2001
```

 8/3,K/1   (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)

05855699   SUPPLIER NUMBER: 63606441   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Schemes Against Your Business.
Poptronics, 1, 6, PS-4
June, 2000
ISSN: 1526-3681   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 1895   LINE COUNT: 00154

...   you can protect your business from paying for unsolicited or
unordered goods and services:
     1. Know your rights. If you receive supplies or bills for
services you didn't order, don't pay, and don't return the unordered
merchandise. You may treat unordered merchandise as a gift. By law, it's
illegal for a seller to send you bills or dunning notices for
unordered merchandise, or ask you to return it--even if the seller

offers to pay for shipping.
      2. Assign designated buyers and document your purchases.
For each order, the designated employee should issue a purchase
order--electronic or written--to the...

...should instruct the supplier to note the purchase order number on the
invoice and bill of lading. The buyer should send a copy of purchase
orders to the accounts payable department. Keep blank order forms secure.
      3. Check your documentation before paying bills. When merchandise
arrives, an employee should verify that it matches the shipper's bill of
lading and your purchase order. Pay close attention to brand
and quantity. Refuse merchandise that doesn't match internal documentation.
      4. Train your staff. Train everyone how...

 8/3,K/2   (Item 2 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2011 Gale/Cengage. All rts. reserv.

03021281   SUPPLIER NUMBER: 05141563   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Economy-class auditors. (Software Review) (18 accounting software packages
  that retail for around $125 per module) (evaluation)
Lee, Timothy J.; Ogle, Robert E.; Lefkowits, Leo; Vineberg, Allyn S.;
Calyniuk, Mike; Loppe, Peter; Thiessen, Shelby T.; Xenakis, John J.;
Werner, Kenneth H.; Meyers, Thomas A.; Coulombe, Dave R.; Gentino, Steve;
Berry, Harold; Seymour, Jim; Weinberg, Charles; Harding, Wayne; Barr,
Christopher; Meyers, Marianne L.; Vincent, Rex M.; Rosen, Gail Horowitz;
Rosen, Jay A.
PC Magazine, v6, n15, p107(22)
Sept 15, 1987
DOCUMENT TYPE: evaluation   ISSN: 0888-8507   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 7392   LINE COUNT: 00590

...   0 is the cash receipts screen, which displays all transactions for
a customer and allows you to scroll through To select invoices for
payment or adjustments. The module processes transactions in batches,
and it can print a journal for validation before posting to the Accounts
Receivable subledger and the General Ledger.
      Daily reports include a Sales journal and a Cash Receipts journal.
      As in the Accounts...list of the General Ledger journal and make
corrections before the journal is posted.
      Accounts Payable and Accounts Receivable keep transaction
details only during the month and close the total into a balance
forward in the month-end routine. They identify vendors and
customers with a 12-character alphanumeric code. Accounts Receivable
cannot handle invoicing; it simply keeps track of billing, payments, and

customer...

 8/3,K/3   (Item 3 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2011 Gale/Cengage. All rts. reserv.

03018114   SUPPLIER NUMBER: 05141590   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Missing links: an insider's view of what you need (but rarely get) from
  accounting software.
Dauphinais, G. William
PC Magazine, v6, n15, p168(2)
Sept 15, 1987
ISSN: 0888-8507   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 14732   LINE COUNT: 01182

...   module, while the same functions are main menu items in another.
Reports belonging in the reporting menus are found in transaction
processing menus. Upper- and lowercase letters are not the same when
used for customer and vendor IDs, and it is easy to
create what looks like duplicate items.
     AMI also sells the Manufacturing Series (Inventory Control/Bill...
Entry automatically calculates the due date, the discount amount, and the
discount date when entering accounts payable transactions. When you
pay invoices, the system notifies you if the discount period has
passed. Selecting invoices for payment is simple, and you can
make partial payments.
     Accounts Receivable allows recurring transactions and permits finance
charges as well as periodic payments. The only apparent drawback is tat...
MCBA's versatile Cash Receipts processing function, you can enter all
relevant information about checks received from your customers and
specify which unpaid transactions should be paid. You can
record in complete detail the General Ledger distributions that result from
Accounts Receivable processing, including distributions of sales to
multiple sales accounts.
     MCBA offers some useful marketing and customer information. Accounts
Receivable analyzes...

 8/3,K/4   (Item 4 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2011 Gale/Cengage. All rts. reserv.

02879224   SUPPLIER NUMBER: 04376501   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The open road to integrated accounting. (Price Waterhouse report)
  (evaluation)
Dauphinais, G. William; Conor, Terri C.; Lee, Timothy J.

PC Magazine, v5, p209(7)
Sept 30, 1986
DOCUMENT TYPE: evaluation   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 4863   LINE COUNT: 00388

...   files to import the data to a Javelin model file to produce custom
reports quickly, which is a nifty feature.
      SALES ORDER PROCESSING Integrating the Sales Order
Processing module with the Accounts Receivable, General Ledger, and
Inventory modules enables you to display inventory levels and customer
credit balances...

...good judgment, you can avoid unnecessary back orders, delays, or
unauthorized extensions of credit. When integrated with the Inventory
module, Sales Order Processing helps maintain proper stocking
of items and back orders, imposing a greater degree of control over
sales and shipments.
      To initiate Sales Order Processing, you need to establish
two master files: the customer file and the ship-to-address file. The
customer file includes...

...ID, ship-to code (2 digits), customer name, three address fields, and a
ship-via field (20 characters). You can store up to 99 different
shipping addresses for each customer ID. Using a unique ship-to
code for a customer during order entry will automatically fill in the
ship-to-address...from customers who have not been billed. After entering
the customer ID and the check number, you can apply a payment against
a specific invoice or account. If you use the open-item method, the
system will display information from the customer's file, allowing you to
select the applicable invoice. With balance-for-ward-type accounts, you can
select one of seven again "periods' to apply the payment to. A
period can include the oldest balance, the unpaid finance change, or the
current balance.
      Sales history is maintained...

V. Additional Resources Searched

No results were found in the Internet & Personal Computing Abstracts through EBSCO.
No results were found in the Financial Times through Proquest.